



COMING SOON:

Public Education Sessions on Medicare

Medicare 101 - What You Can Expect From Medicare

Did you recently enroll in Medicare or will be going on soon? Do you help someone who has Medicare as his or her health insurance? This presentation covers how Medicare Parts A (Hospital), B (Medical) and D (Prescription Drug) work, what the benefits are, and when you should make decisions related to your coverage. Find out about benefit programs that help pay for Medicare health care costs. Sponsored by the State Health Insurance Assistance Program (SHIP), Howard County Office on Aging. Register by calling **410-313-7391 (for HCGH Wellness Center Event, see last page)**. No fee.

Wednesday, Nov 5, 2014	7:00 pm - 8:30 pm	The Bain Center 5470 Ruth Keeton Way, Columbia 21044
Wednesday, Dec 10, 2014	10:00 am – 11:30 am	Howard County General Hospital Wellness Center 10710 Charter Dr., Suite 100, Columbia 21044
Wednesday, Jan 7, 2015	7:00 pm - 8:30 pm	The Bain Center 5470 Ruth Keeton Way, Columbia 21044
Tuesday, Feb 3, 2015	10:00 am – 11:30am	Ellicott City Senior Center 9401 Frederick Rd, Ellicott City 21042



Medicare 102 - Why Medicare Isn't Enough

Learn about Medicare Part C/Health Plans and Medicare Supplement Policies (Medigap Plans). What should you consider when deciding if a Medicare Health Plan, such as an HMP, PPO, Cost Plan or Private Fee for Service Plan, is the right choice for you. Understand how the different Medigap plans cover the gaps (out-of-pocket expenses) of Original Medicare, how they are priced and when is the best time to enroll. Hear about how to protect yourself and Medicare from health care fraud. Sponsored by the State Health Insurance Assistance Program (SHIP), Howard County Office on Aging. Register by calling 410-313-7391 *(for HCGH Wellness Center Event, see below.)* No fee.

Wednesday, Nov 19, 2014	7:00 pm – 8:30 pm	The Bain Center 5470 Ruth Keeton Way, Columbia 21044
Wednesday, Dec 17, 2014	10:00 am – 11:30am	Howard County General Hospital Wellness Center 10710 Charter Dr., Suite 100, Columbia 21044
Wednesday, Jan 21, 2015	7:00pm – 8:30pm	The Bain Center 5470 Ruth Keeton Way, Columbia 21044
Tuesday, Feb 10, 2015	10:00am – 11:30am	Ellicott City Senior Center 9401 Frederick Rd, Ellicott City 21042



Medicare Part D Review & Enrollment Events

The open enrollment period for 2015 Medicare Prescription Drug Coverage (Medicare Part D) begins October 15, 2014 and ends December 7, 2014. Bring your Medicare card and a list of your prescription drugs (or your medication bottles, tubes, etc. in a bag!) and meet with a SHIP Counselor for a free, confidential and unbiased review of the 2015 plans. We will use the Medicare Plan Finder (on the www.medicare.gov website) to research whether your current plan will still meet your needs next year or whether there is a better plan available to consider. If you choose to change plans, you can receive help with enrolling in the new plan.

If you get your Medicare coverage through a Medicare Advantage/Health Plan (Medicare Part C), such as an HMO or a Cost Plan, this is also time to review your plan for 2015. You can schedule an appointment to review these plans at one of our counseling locations by calling the appropriate telephone number from the list at the bottom.

Sponsored by Howard County Office on Aging, Senior Health Insurance Assistance Program – SHIP. By appointment. For questions or to schedule an appointment, call 410-313-7392. No fee.

Tuesday, Nov 18, 2014	9:00 am – Noon	Glenwood 50+ Center 2400 Route 97, Cooksville 21723
Thursday, Nov 20, 2014	12:30 pm – 3:30 pm	North Laurel 50+ Center 9411 Whiskey Bottom Rd, Laurel 20723
Friday, Nov 21, 2014	9:00 am – 3:00 pm	Ellicott City Senior Center 9401 Frederick Road, Ellicott City 21042

Saturday, Nov 22, 2014	9:00 am – 3:00 pm	The Bain Center 5470 Ruth Keeton Way, Columbia 21044
Thursday, Dec 4, 2014	12:30pm – 3:30pm	North Laurel 50+ Center 9411 Whiskey Bottom Rd, Laurel 20723
Thursday, Dec 4, 2014	5:00 pm – 8:00 pm	The Bain Center 5470 Ruth Keeton Way, Columbia 21044
Friday, Dec 5, 2014	9:00 am – 3:00 pm	Ellicott City Senior Center 9401 Frederick Road, Ellicott City 21042
Saturday, Dec 6, 2014	9:00 am – 3:00 pm	The Bain Center 5470 Ruth Keeton Way, Columbia 21044

REGISTRATION.

For questions or to register:

For events at **The Bain Center** and **North Laurel 50+ Center**
Call 410-313-7391.

For events at **Howard County General Hospital Wellness Center**
Visit hcgh.org or call 410-740-7601.

For **Part D Review and Enrollment Events** call **410-313-7392.**



One-on-One Counseling Sessions

In addition, one-on-one counseling sessions are available by appointment at the following locations:

The Bain Center: 410-313-7392

Monday through Friday, 9:00 to 4:30

Ellicott City Senior Center: 410-313-1400

Wednesday morning and Thursday afternoon

Glenwood 50+ Center: 410-313-5440

Second Tuesday morning of each month

North Laurel 50+ Center: 410-313-0380

First and third Thursday mornings of each month

If you need this document in an alternative format, please contact the SHIP office at 410-313-7392 (voice/relay) or email ship@howardcountymd.gov.

If you need accommodations to participate in any of these events, please contact Barbara Albert at 410-313-7391 (voice/relay) or at balbert@howardcountymd.gov at least two weeks prior to the event.